

Sirs and Madams:

Thank you for your 11 page information publication. I have spent some time perusing it and have just a few comments.

Because you do want to have fair competition with the existing market place, I feel that all plans must then be issued with the supervision of the "Exchange".

While there should be differences in available plans, and differences in premiums, certain basic fundamentals must be the same for all insurers.

Primarily this means all plans must have the same coverage for persons with pre-existing conditions. Age limits and dependent eligibility must be the same. Any ratings for smokers, alcoholics, drug users, etc. must be the same for all carriers. The buyer must be able to continue the policy if he/she moves from Illinois.

The plans should utilize the services of the army of licensed insurance agents within Illinois; and such "sales and advice" expense should be included in the premium structure. Insurance buyers are accustomed to such services and are willing to pay for them. It should relieve the Exchanges of a mountain of service calls and paper work. Buyers would much rather get their information from their own insurance agent, than try to deal with an unknown person at the other end of a phone.

Just how we are going to pay for the initial avalanche of expenses for the applicants with pre-existing conditions is beyond my knowledge, but I trust this problem was met before the PPACA was launched.

Thank you. I will appreciate your acknowledgement of my comments and your thoughts.

Sincerely,

John F. Prescott